

In re:
Richard Anthony Rutgers
Elva Mae Rutgers
Debtors

Case No. 19-17402-pmm
Chapter 13

District/off: 0313-4
Date Rcvd: Nov 03, 2022

User: admin
Form ID: 167

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 05, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Anthony Rutgers, Elva Mae Rutgers, 5120 Curly Horse Drive, Center Valley, PA 18034-8780
14573852	+ Kevin K. Kercher, Esquire, Law Office of Kevin Kercher, 881 Third St., Ste. C-2, Whitehall, PA 18052-5930
14431127	Milstead & Associates, LLC, 1 E Stow Rd, Marlton, NJ 08053-3118
14431129	Wells Fargo Home Mortgage, P.O. Box 10392, Des Moines, IA 50306-0392
14456831	Wilmington Trust, NA, Fay Servicing, LLC, P.O. Box 814609, Dallas, TX 75381-4609
14443168	+ Wilmington Trust, National Association, CO Rebecca Ann Solarz, KML Law Group, P.C., 701 Market St, Suite 5000, Philadelphia PA 19106-1541

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 04 2022 00:13:00	Americredit Financial Services, Inc. Dba GM Financ, P.O Box 183853, Arlington, TX 76096-3853
14440707	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 04 2022 00:13:00	Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
14455574	Email/PDF: resurgentbknotifications@resurgent.com	Nov 04 2022 00:25:48	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14444994	+ Email/PDF: ebn_ais@aisinfo.com	Nov 04 2022 00:25:29	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14431125	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Nov 04 2022 00:13:00	GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
14431126	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 04 2022 00:13:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14447066	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Nov 04 2022 00:25:37	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541

TOTAL: 7

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14431128	##	One Main Financial, 2110 W Union Blvd, Bethlehem, PA 18018-2011

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 05, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 3, 2022 at the address(es) listed below:

Name	Email Address
ANGELA CATHERINE PATTISON	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2016-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Wilmington Trust National Association, not in its individual capacity, but solely as trustee for MFRA Trust 2016-1 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com
KEVIN K. KERCHER	on behalf of Debtor Richard Anthony Rutgers kevinkk@kercherlaw.com kevin@kercherlaw.com
KEVIN K. KERCHER	on behalf of Joint Debtor Elva Mae Rutgers kevinkk@kercherlaw.com kevin@kercherlaw.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Richard Anthony Rutgers and
Elva Mae Rutgers

Debtor(s)

Case No: 19-17402-pmm

Chapter: 13

NOTICE OF HEARING

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable
Patricia M. Mayer, United States Bankruptcy Judge to consider:

Debtors' Objection to Certification of Default filed by Creditor
Wilmington Trust, National Association, not in its individual
capacity, but solely as trustee for MFRA Trust 2016-1 Filed by
Elva Mae Rutgers, Richard Anthony Rutgers

on: 12/1/22

at: 11:00 AM

in: 201 Penn Street, 4th Floor, Reading, PA 19601

For The Court

Date: 11/3/22

Timothy B. McGrath
Clerk of Court